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ABSTRACT

This booklet is intended to be used with a set of slides as part of a presentation to students on "How To Apply for Federal Student Aid." The first part of the book is a script based on the slides. The images displayed on each slide are also provided in the booklet. After the script is a guide to hosting a financial aid information program. The presentation discusses why a student should go to college or career (vocational or trade) school, how to pay for college or career school, and how to apply for federal aid. The process is broken down into these steps: (1) how to apply; (2) complete the Free Application for Federal Student Aid (FAFSA); (3)contact other sources; (4) review the Student Aid Report; (5) review the award letters; and (6) identify additional sources of funds. The section on planning a financial aid information program contains a checklist for program organizers. (SLD)

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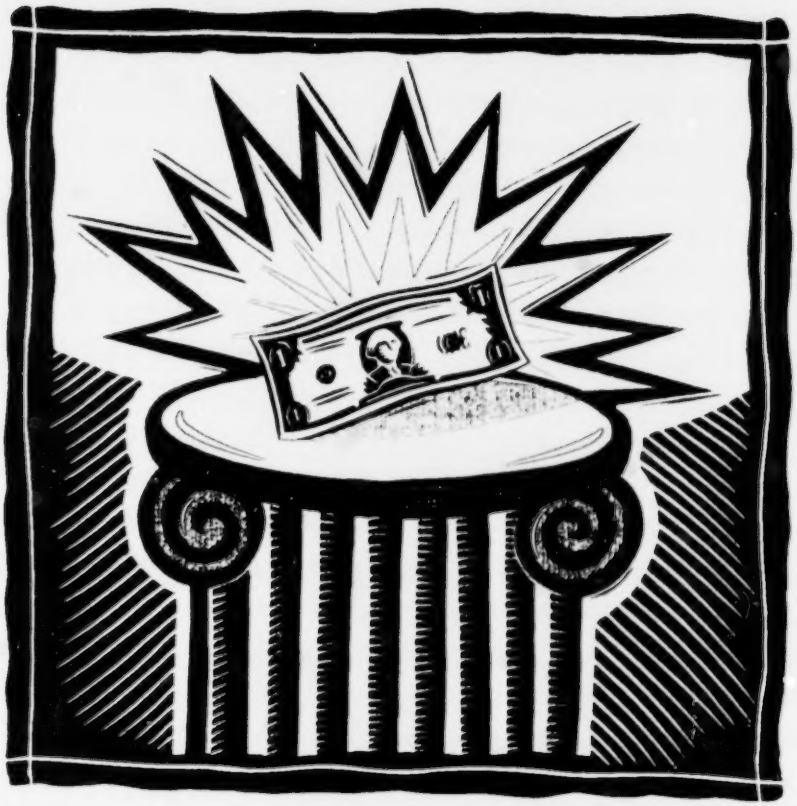

Planning a Financial Aid Awareness Program

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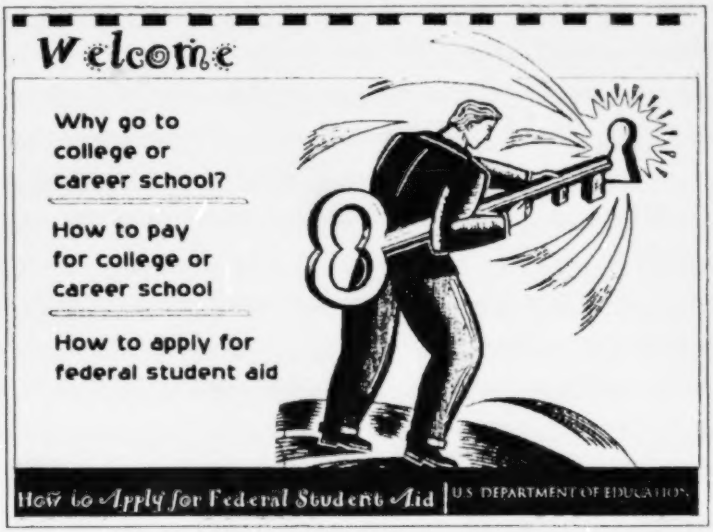
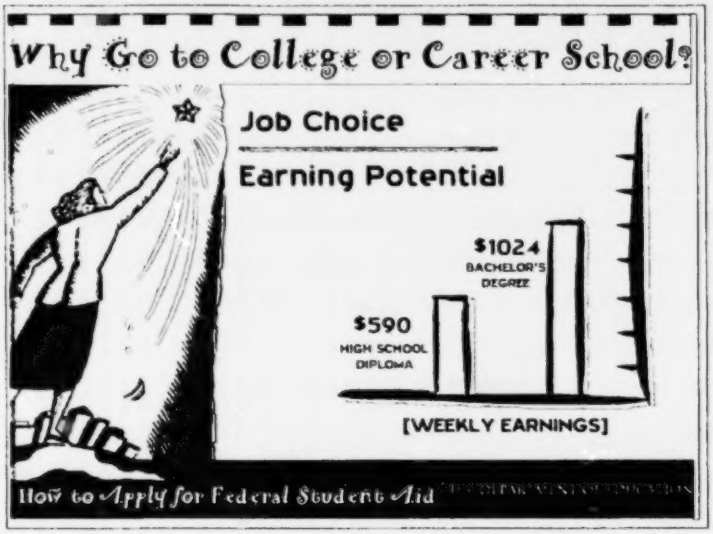
This booklet accompanies the U.S. Department of Education's
"How to Apply for Federal Student Aid" slides
(available for overhead or PowerPoint projectors).
The first part of the booklet is a script based on the slides. After the script
is a guide to hosting a financial aid information program.


Welcome
Why go to college or career school?
How to pay for college or career school
How to apply for federal student aid
How to Apply for Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

Welcome

- Welcome and thank you for coming.
  Tonight we're going to be talking about how to pay for college or career school.
- First, we'll talk about why a student should go to college or career school.
- Second, we'll talk about how to pay for college or career school.
- Third, we'll talk about how to apply for federal student aid.

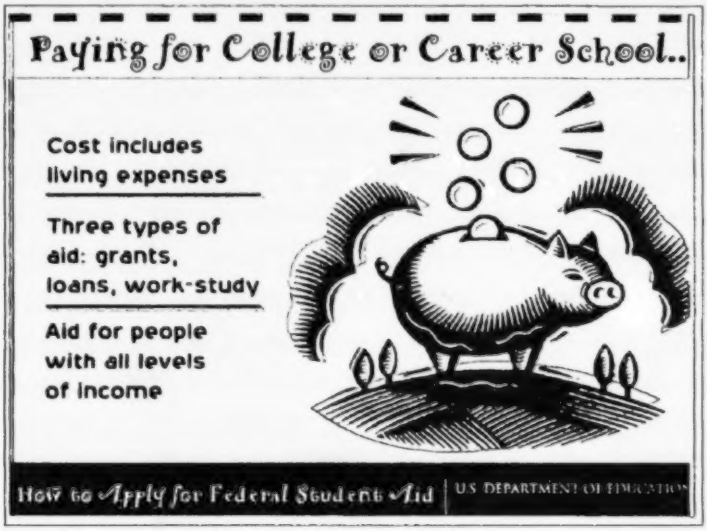


Why go to college or career school?

- By "career school," we mean vocational or trade school.
- People who go to college or career school **are less likely to be unemployed**. Bureau of Labor Statistics figures show that in 2000, the unemployment rate for workers with bachelor's degrees was only 1.8%, while the rate for workers with just a high school diploma was 3.5%.
- People who go to college typically earn more than people who don't. As the chart indicates, in 2000 a high school graduate earned an average of $590 a week, while a college graduate with a bachelor's degree earned an average of $1,024 a week.
- And most importantly for many people: if you go to college or career school, you will have more jobs from which to choose—more choices means a better chance of getting a job that offers more interesting, fulfilling work. Most jobs require eight hours a day, five days a week. If you're going to be spending that much time doing something, you want it to be something that interests you.

BACKGROUND NOTES

Sources. For additional information and statistics on employment, visit the web site of the Bureau of Labor Statistics at www.bls.gov.


Paying for College or Career School...
Cost includes living expenses
Three types of aid: grants, loans, work-study
Aid for people with all levels of income
How to Apply for Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

Paying for College or Career School

- Student financial aid is money to pay for college or career school. You will pay **to go** to the school and you will pay for **living expenses**.
  - Costs **to go** to the school include tuition, books, supplies, and fees.
  - **Living expenses** include room and board, transportation, and personal expenses.
- Typical tuition and fees in 2001-02 were about
  - $1,738 a year for a 2-year public school (plus room and board, if necessary).
  - $3,754 a year for a 4-year public school ($9,008 with on-campus room and board).
  - $17,123 a year for a 4-year private school ($23,578 with on-campus room and board).
  - Some career schools cost a lot less, and some cost a lot more.
- You should be aware that schools that charge tuition and fees of $10,000 or $20,000 a year are in the minority. In the 2001-02 school year, 43%—nearly half—of full-time undergraduates at 4-year colleges faced tuition of less than $4,000—and that's **before** financial aid was factored in. In fact, 70% of students went to schools with tuition of less than $8,000 before aid. College does not have to be a huge financial burden.
- There are three types of aid: grants and scholarships, loans, and work-study. I'll describe them in more detail later.
- Financial aid is available for people with all levels of income.
- To get federal student aid, the student must be working toward a degree or certificate in an accredited college or career school.

BACKGROUND NOTES & COMMON QUESTIONS

Sources. The College Board, ***Trends in College Pricing 2001.***

- "*Who is eligible for the federal programs?*" Most federal student aid is not based on college or high school grades, or upon the student's major or career choice. Generally, the student must be a U.S. citizen or permanent resident, and must be enrolled in an educational program that leads to a degree or certificate.

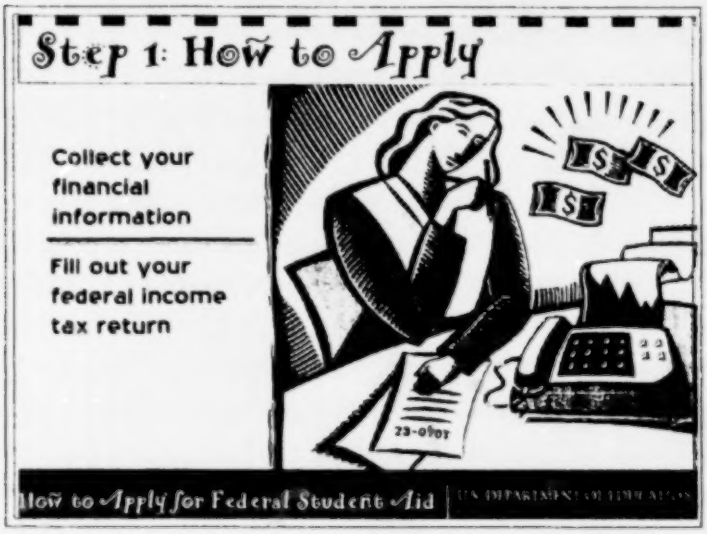
- "*Do my parents have to put their information on the application?*" That depends on the answers to the questions on the *Free Application for Federal Student Aid* (FAFSA). Generally, the parents' financial information must be reported if the student is not yet 24 years old. The FAFSA lists several important exceptions, including students who are orphans or wards of the court, who have served in the military, or who have legal dependents. For a complete list, see Step Three of the application.

- "*My parents don't support me and I support myself—is there any other exception for my case?*" A student with unusual circumstances should speak to the financial aid administrator at the school he or she plans to attend. Unusual circumstances **do not** include parents who don't want to contribute to the student's education or who don't want to provide information on the FAFSA; or a student who lives on his or her own and/or is not claimed as a dependent on his or her parents' income tax return.

Costs in Our Area

Here are costs for colleges and career schools in our area.

[You may use a grease pencil on an overhead slide or magic marker on an easelboard to write in the costs for a variety of colleges and career schools in your area.]



Step One - How to apply

- Some aid is first-come, first-served, so don't put off applying.
- The student and parents should collect all of their income information for the most recent tax year—in the case of a high school senior, that would be January 1st of the student's junior year to December 31st of the student's senior year.
- Fill out your federal income tax return from the IRS. You'll need to use some of the numbers from your tax return to complete the *Free Application for Federal Student Aid* (called the FAFSA). You can estimate the amounts, and you don't need to send your tax return to the IRS before you fill out the FAFSA.

BACKGROUND NOTES & COMMON QUESTIONS

The traditional school year begins in the fall and ends in the spring. The financial aid application uses the family's tax information from the calendar year *before* the school year. So, if a student is planning to go to college in the 2003-04 school year, the family will report income information from the 2002 tax form.

- *If I estimate my income and taxes before I fill out the IRS form, do I have to update the information later if I'm wrong?* The advantage of estimating is that you'll get the FAFSA in by the deadline and the schools listed on it will be able to prepare award letters. Once tax forms have been completed, compare the income and tax information reported on the FAFSA with the actual information on the tax forms. If it doesn't match, make any corrections on the SAR or on *Corrections on the Web*—or ask the financial aid administrator at the school to input the corrections. The SAR needs to reflect accurate information.

- *Why does the application ask for last year's financial information, instead of our current information?* Over the years, studies have shown that complete information from the previous tax year provides a better estimate of the family's financial strength than incomplete information from the current year.

- *What should I do if my family's income is going to be much less than last year?* If there are significant changes to your family's financial situation since the tax year used on the financial aid application, you should explain the situation to the financial aid administrator at the college. If the financial aid administrator decides that the circumstances justify it, he or she can adjust your financial aid eligibility.

Step 2: Complete the FAFSA
Get a PIN at www.pin.ed.gov
Apply at www.fafsa.ed.gov
or
Complete a paper FAFSA
How to Apply for Federal Student Aid

Step Two - Complete the FAFSA

- Remember, applying has two parts. You apply to go to college or career school **and** you apply for student financial aid.
- A high school student should complete the FAFSA as soon as possible after January 1st of the student's senior year.
- You can complete the FAFSA electronically, by filling out ***FAFSA on the Web,*** or you can fill out the **paper FAFSA**. In addition, some schools will submit the FAFSA electronically for you.
- The fastest and easiest way to apply is with ***FAFSA on the Web***. Your first step should be to visit www.pin.ed.gov to get yourself a PIN. The process is very simple—you are asked for your name, date of birth, Social Security Number, and address. If you provide an e-mail address, a link to your PIN will be e-mailed to you within three days. If you don't provide a working e-mail address, your PIN will be mailed to you through the U.S. postal system.
- Keep your PIN in a safe place; it serves as your electronic signature on ***FAFSA on the Web*** and will be useful for other purposes later.
- Because most high school students need to report their parents' information on the FAFSA, one of your parents will also sign the FAFSA. So if you plan to fill out ***FAFSA on the Web,*** one of your parents should obtain his or her own PIN.
- If you (or your parent) are unable to obtain a PIN to sign ***FAFSA on the Web,*** you will have to provide your (and your parent's) signature on a paper called a signa-

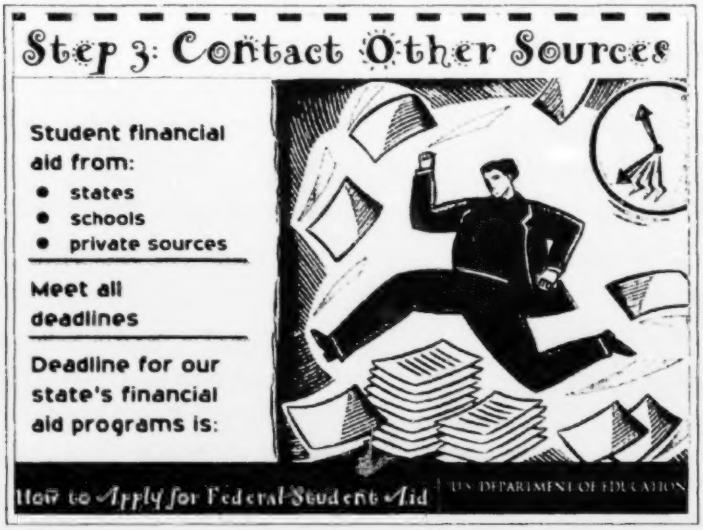
ture page. ***FAFSA on the Web*** gives instructions on printing out, signing, and mailing the signature page.

- On the FAFSA, you can list up to **six schools** you want to attend. FAFSA information will automatically go to the schools you list.
- By filling out the FAFSA, you are automatically applying for grants. The FAFSA will ask whether you **also want to apply for loans and work-study.** Answer yes. It's perfectly acceptable to turn down loans or work-study later without affecting other aid.
- For help completing the FAFSA, you can use online chat at ***FAFSA on the Web*** or call the Federal Student Aid Information Center toll-free at 1-800-4-FED-AID (that's 1-800-433-3243).

BACKGROUND NOTES & COMMON QUESTIONS

- *What's the advantage to applying electronically?* The electronic application can save you several weeks in the application process, because it is much more likely to be correct on the first try. The electronic application checks for errors and inconsistencies while you're filling it out, so that those mistakes can be fixed *before* the application is processed.

- *What if I'm applying to more than six schools? How do I get my information to the rest of them?* A quick and easy way to send your information to additional schools is to use your PIN to access your information at ***FAFSA on the Web*** and make the corrections there. Students without access to the Internet may call the toll-free number at the Federal Student Aid Information Center (1-800-4-FED-AID). You must have the DRN (Data Release Number) from the ***Student Aid Report*** (see page 12) to make this change over the phone. You also may give a school permission to add itself. You'll need the DRN for this as well.


Step 3: Contact Other Sources
Student financial aid from:
• states
• schools
• private sources
Meet all deadlines
Deadline for our state's financial aid programs is:
How to Apply for Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

Step Three - Contact Other Sources

- Contact other sources of financial aid. Other student financial aid comes from states, schools, and private sources. It's up to you to do what these sources require, such as:
  - complete additional forms (for example, you may need to complete the PROFILE form, or a financial aid form from the school you plan to attend),
  - write essays on specific topics, or
  - compete against other students (for example, INTEL awards scholarships for science projects that win a national competition)

  Some scholarship search services charge a fee. You can get the same information yourself from library books or over the Internet. Don't believe ads claiming that billions of dollars of financial aid go unclaimed. Generally, these claims refer to funds offered by companies to their employees or by organizations to their members.

  To find out about **other sources** of financial aid, you should:
  - contact your high school counselor,
  - contact the student financial aid office at the education agency in your state of residence,
  - contact the financial aid office of a college or career school you want to attend,
  - contact private organizations, such as past and present employers, unions, civic organizations, foundations, religious groups, and professional groups
  - go to the library or the Internet and find lists of private scholarships
- Meet all deadlines! Missing a deadline can mean you miss out on thousands of dollars.
- State deadlines are on the front page of the FAFSA.

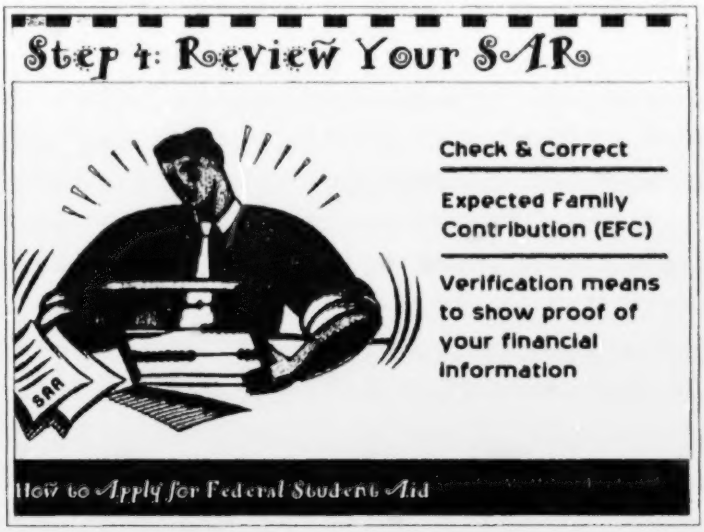
- Here are the deadlines for our state. [fill in appropriate information]

BACKGROUND NOTES & COMMON QUESTIONS

- *How much aid is out there?* According to the College Board's *Trends in Student Aid*, roughly **$74** billion of student aid is awarded each year. About 65% of that aid comes from the U.S. Department of Education's federal student aid programs. Other common sources are other federal agencies, state agencies, and college funds.
- *How hard is it to get federal student aid?* Approximately 10 million students apply for federal aid each year, and about 7½ to 8 million receive some form of federal aid.
- *What if a scholarship search service guarantees that it will find me sources of aid?* Be sure you read the language carefully. You may already know about some of the promised sources of aid. For instance, a majority of students are eligible for an unsubsidized federal student loan.

  Also keep in mind that "identifying" a source of aid doesn't mean you will receive that aid. Because of funding limitations, many scholarships award aid only to a percentage of the students who apply.
- *Sources of aid that are available throughout the award year.* Financial aid is awarded on a "first-come, first-served" basis, so you have to be sure to apply early. That doesn't always mean that you're out of luck if you decide to enroll later in the year. Many schools save a portion of their funds for students who decide to enroll in a later semester, or who transfer from another school. Check with your aid administrator to find out.

  Three of the largest federal programs, the Pell Grant, Stafford Loans, and PLUS Loans, can be awarded at any time during the school year, provided that the student is still enrolled at the school when the money is disbursed. (There are some relatively rare exceptions that allow for payment after the student has left school.)


Step 4: Review Your SAR
Check & Correct
Expected Family Contribution (EFC)
Verification means to show proof of your financial information
SAR
How to Apply for Federal Student Aid

Step Four - Review your SAR (Student Aid Report)

- If you apply online, sign using PINs for you and your parent, and you provide an e-mail address, you'll be e-mailed a link to your SAR information within a few days. If you apply online but sign using a signature page, you should receive a ***SAR Acknowledgement***—a document similar to the SAR—within two weeks of mailing the signature page. If you submit a paper FAFSA and provide a working e-mail address, you'll be e-mailed a link to your SAR information within a couple of weeks of mailing the application. If you submit a paper FAFSA, but no e-mail address, you'll get a SAR in three to four weeks.
- The SAR contains a summary of the information you provided on the FAFSA, as well as an explanation of how to make corrections. It also tells you whether you are eligible for a Federal Pell Grant. Check all the information carefully and make any corrections. The SAR information will also go to each school you listed on the FAFSA.
- The information you report on the FAFSA is used to calculate your Expected Family Contribution, or EFC. The formula used to calculate the EFC is established by law and is used to measure your family's financial strength.
- If your EFC is below a certain amount, you'll be eligible for a Federal Pell Grant, assuming you meet all other eligibility requirements. There isn't a maximum EFC that defines eligibility for the other financial aid programs. Instead, your EFC is subtracted from your cost of attendance in order to determine your financial need. The financial aid administrator will then put together a financial aid package that comes as close as possible to meeting your financial need. However, because funds are limited, the

amount awarded to you might fall short of the amount for which you are eligible.

- No matter which school you go to, the EFC will be the same. The more expensive the school, the more financial aid you may be able to get, and out-of-pocket expenses may remain the same.
- **If your family has had unusual or unexpected expenses this year or has had a significant loss of income**, contact the financial aid offices at each school to let them know. They may be able to provide more aid.
- The school may ask you to prove the information on the SAR. For example, the school may ask for a copy of IRS tax forms, Social Security card, or birth certificate. This is called verification.

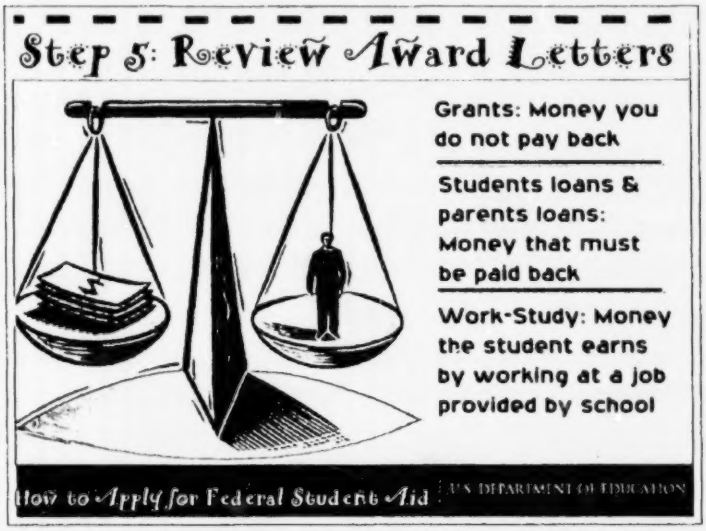
BACKGROUND NOTES & COMMON QUESTIONS

- *About the EFC.* The EFC counts the resources that are available to the family, including nontaxed income and benefits from other government programs. A standard allowance for the family's living expenses (based on the number of people in the household) is subtracted from the family's income. The remaining amount is considered "discretionary income," and the EFC calculation assumes that a portion of that income can be used to pay for college expenses.

- *Is there any way to change the EFC if my family has additional expenses or if our income has decreased since the last tax year?* Your financial aid administrator (FAA) has the authority to make changes to the EFC calculation if he or she believes that a change should be made because of your family's special circumstances. However, the FAA is not required to do this. The FAA's decision is final and cannot be appealed to the U.S. Department of Education.

- *Why do you require a Data Release Number (DRN)?* The DRN protects the privacy of the student's information. It is printed on the SAR that is mailed to the student's home address and appears on the electronic SAR information, which only the student can access.

- *Can a parent make a change to the schools listed on the SAR? Can a financial aid administrator?* The application belongs to the student — parents or aid administrators can make a change to this information only if the student has shared the DRN that is printed on the SAR.


Step 5: Review Award Letters
Grants: Money you do not pay back
Students loans & parents loans: Money that must be paid back
Work-Study: Money the student earns by working at a job provided by school
How to Apply for Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

Step Five - Review Award Letters

- **Review your award letter.**
- Each school will send you a letter informing you of how much financial aid they are offering. The aid will be either
  - grants and scholarships—money that is not paid back;
  - student loans and parent loans—money that must be paid back; and/or
  - work-study—money you earn by working at a job provided by the school
- You must inform the college or career school if you get a private grant or scholarship.
- **Loans** can either be
  - subsidized—the government pays the interest while the student is in school or during special situations
  - unsubsidized—interest is due from the beginning
- If the family income is high, the student will probably still qualify for unsubsidized loans.
- Some schools may provide aid for everything but the Expected Family Contribution. If a school does not, the amount not provided is called "unmet need."

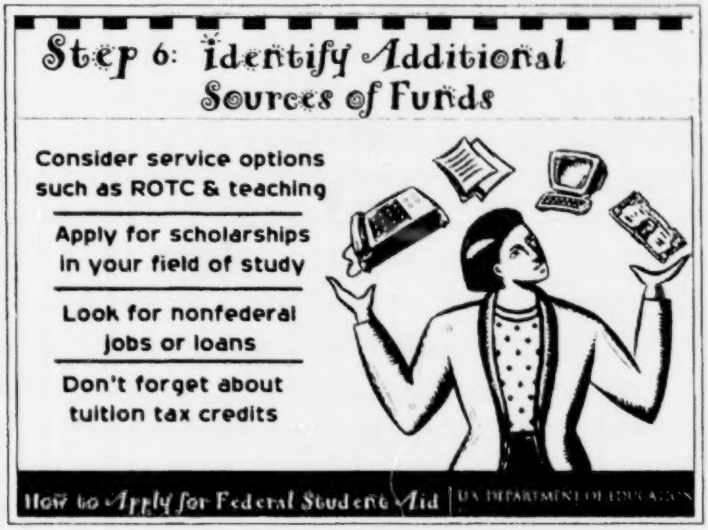
How does the college decide how much money I need? You may want to refer the inquirer to the discussion in the "Funding Your Education" publication. Generally, financial need is determined by subtracting the student's EFC from the cost of attendance at that college. The cost of attendance is not just the tuition and fees, but includes the living expenses of the student, even if the student is living at home.

> **Example:** Jane Doe is attending Chaucer College. The college charges her $5,000 in tuition for the year. Jane lives in an off-campus apartment, and the college estimates her living expenses (including meals, transportation, etc.) to be an additional $5,000. Her EFC for this year is 1500.

Cost of Attendance	$10,000
EFC	-$ 1,500
Financial Need	$8,500

For most student aid programs, the aid award cannot be made if the total aid package would exceed the financial need. However, unsubsidized federal student loans can be used to help cover unmet need.

How will the financial aid be paid to me? In most cases, the school will first credit the student's account for any outstanding tuition and room/board charges. Any remaining aid funds are paid to the student for living expenses, usually by check. Most aid is paid in at least two parts, by the semester or quarter enrollment periods at the school.


Step 6: Identify Additional Sources of Funds
Consider service options such as ROTC & teaching
Apply for scholarships in your field of study
Look for nonfederal jobs or loans
Don't forget about tuition tax credits
How to Apply for Federal Student Aid

Step Six - Identify Additional Sources of Funds

Usually student financial aid goes first toward school expenses, such as tuition and fees. Any aid remaining will pay for living expenses, such as room and board. Because the student financial aid you receive might not cover all the costs associated with attending school, you may also want to consider some of the following options. In fact, it's a good idea to start researching these options as early as spring of your junior year—remember, there are usually deadlines involved.

Service Options

- The Perkins and Stafford Loan programs will cancel all or part of the loan for service as a teacher in a low-income or teacher shortage area. Check the terms of the promissory note to find out what kind of teaching qualifies for cancellation.
- Military academies are free. Another option is ROTC (Reserve Officer Training Corps), which helps pay for college or career school. For both options, you must serve in the military after graduating.
- If you join the military before going to college or career school, the military might

help pay for college or career school when you get out. For instance, the GI Bill awards student aid for as little as two years of active duty or for longer periods of reserve duty.

- The Army's Loan Repayment Program offers repayment assistance for enlistment in the active Army or in the Reserves after college.
- For more information about student aid from the military, contact a recruiting officer.

Apply for scholarships

- Many organizations offer scholarships for outstanding students and students going into particular fields of study. The student can find out about scholarships for free by going to the school library or public library and checking the reference section. There are also several free scholarship search services on the Web.
- Mom or Dad, check with your employer—some businesses offer scholarships to the children of their employees.
- Scholarships can be highly competitive—not everyone gets them. Be cautious about entering scholarship "contests" that require a fee.

Nonfederal jobs or loans

- You may want to take out additional loans. The college or career school's financial aid office can tell you about lenders, or you can contact lenders on your own.
- In addition to federal work-study jobs, there are:
  - off-campus jobs
  - campus jobs that are not federal work-study jobs
  - co-op study, or "earn while you learn"
- To save money, some students go to a two-year college and then transfer to a four-year college.

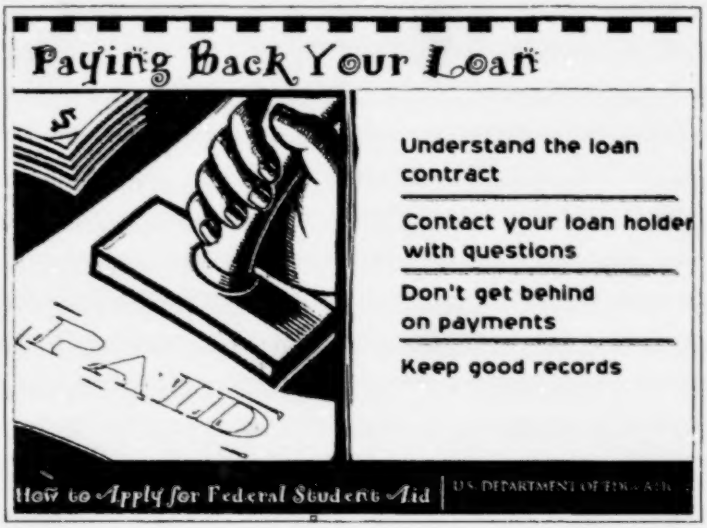
Tuition Tax Credits

- If you or your family pay some or all of the college tuition charges, you may be eligible for a tax credit. The IRS's web site, at www.irs.gov, provides information on the Hope and Lifetime Learning credits.

BACKGROUND NOTES & COMMON QUESTIONS

"*Will a scholarship reduce my other aid?*" Scholarships can be used to meet your unmet need without reducing your aid package. A scholarship cannot replace your Expected Family Contribution, but it usually will reduce the amount of money that you may need to borrow to go to school.

"*Are there any limits to who gets the tuition tax credit?*" If the person who pays the tuition charge makes less than $100,000 filing a joint tax return (or $50,000 for a single filer), he/she should be sure to calculate and claim the credit when filing the IRS tax return. (The school will send a notice of the amount of tuition and fees paid, and the tax filer will need to fill out IRS Form 8863.)


Paying Back Your Loan
PAID
Understand the loan contract
Contact your loan holder with questions
Don't get behind on payments
Keep good records
How to Apply for Federal Student Aid

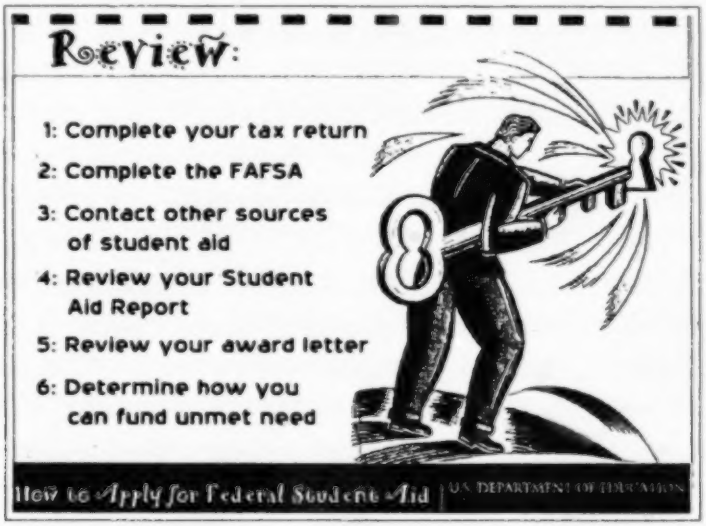
Paying back your loans

- Even if you don't graduate or find a job, student loans still have to be paid back—with interest. Before you sign for a loan, be sure you understand the terms of the loan contract and how much you'll eventually repay. The total repayment amount will be much higher than the original loan amount due to the interest. Because of this, you should be careful not to borrow more than you actually need.
- There are several repayment options. For instance, you might pay the same amount every month until the loan is paid off; or your payments might be based on your income. Your loan contract will describe the repayment options that apply to your loan.
- Throughout the life of your loan, it's important to know what company holds your account—and to contact them if you have any questions about anything. Don't get behind on your payments, because you could eventually end up with a bad credit record, preventing you from buying a car or a house or getting a credit card.
- Keep all the information about your loan in a folder or a box—including the original contract, proof of your payments, and any correspondence with the holder of the loan.

Could you tell me more about getting loans repaid for public service?

- Up to $5,000 of the Stafford Loan balance can be cancelled if the borrower has taught for five consecutive years in an elementary school or secondary school serving low-income families. (A portion of the loan is cancelled for each year of teaching after the fifth year.)

- The Perkins Loan Program has a wide range of cancellation provisions for public service, including service:
  - as a special education teacher or a teacher in a low-income school or in a field designated as a teacher shortage area (such as math, science, foreign language, or bilingual education),
  - as a law enforcement or corrections officer, or
  - as a nurse or medical technician.


Review:
1: Complete your tax return
2: Complete the FAFSA
3: Contact other sources of student aid
4: Review your Student Aid Report
5: Review your award letter
6: Determine how you can fund unmet need
How to Apply for Federal Student Aid
U.S. DEPARTMENT OF EDUCATION

Review

Step 1: *Complete your tax return.*

Step 2: *Complete the FAFSA.*

Step 3: *Contact other sources of financial aid.*

Step 4: *Review your Student Aid Report.*

Step 5: *Review your award letter.*

Step 6: *Identify additional sources of funds.*

Planning A Financial Aid Awareness Program

The first three steps to planning a financial aid awareness program are to decide on a location (and facility), a date, and a time. The following is a list of questions to keep in mind when:

Selecting a location and facility

- ☐ Is the facility in a convenient location? (Can families who depend on public transportation attend easily?)
- ☐ Is parking adequate?
- ☐ Is the room large enough to comfortably seat the number of people you expect?
- ☐ Is there enough space for participants to spread out their materials and have room to write?
- ☐ Is the room well lit?
- ☐ Can the room's lighting be adjusted when using audiovisual equipment?
- ☐ Is the facility/room accessible to participants with disabilities?
- ☐ Are microphones needed?
- ☐ Are they available on site?
- ☐ What are your audiovisual needs?
- ☐ Is there an overhead projector?
- ☐ Does it have an extra light bulb?
- ☐ Is there a projector for PowerPoint presentations?
- ☐ Is there a computer for PowerPoint presentations?
- ☐ Is there a screen that's at least 8' x 8' (preferably 10' x 10')?
- ☐ Is there a TV?
- ☐ Is there a VCR?
- ☐ Are there telephone lines available for Internet access?
- ☐ Are these items available on site or must they come from another location?
- ☐ Is there a rental charge or setup fee?
- ☐ Is the temperature of the room adjustable?
- ☐ Are extra chairs available if there is an overflow crowd?
- ☐ Is there a charge for the room?
- ☐ Is it within your budget?

- Is the facility/room available for the date(s) you have in mind?
- Are all video materials closed-captioned?
- Do you need any bilingual materials?
- Is child care available for parents who need it?

Selecting a date

- You don't want to have the program so early in the fall that the participants forget what they learned before they actually complete the FAFSA (or before the FAFSA is available).
- You don't want to hold the program so late in the winter that many schools' financial aid deadlines have passed.

After you narrow down the time frame, you need to look carefully for potential conflicts that would prevent people from attending.

For example, planning a financial aid program on the same night as your school's basketball season opener or during the community's winter jazz fest means you probably won't get the large crowd you hope for.

You should consider such things as:

- Does the date conflict with any holidays, religious observances, or planned school closings?
- Are school sporting events or other extracurricular activities being held that day?
    - What times do they begin and end?
    - How much of your potential audience would be involved?
- Are there any major community-wide events occurring on that date?
- Is the date far enough in advance that you have time to publicize the program and parents have enough time to make plans to come?

You probably won't be able to avoid every possible conflict, but if you find a date when there are no major events affecting your school's population, you are more likely to draw a crowd to your financial aid program.

If you are located in a part of the country that has cold winters, it would be wise also to schedule a "snow date" when you set up the program.

Selecting a time

Once you have a place and date, you need to set times for the program to begin and end.

When setting the time to begin, remember to allow time for parents to get home from work and have some dinner before driving to the program. On the other hand, starting too late in the evening means almost certain snoring before the session is over.

Set a time for the program to end as well. People usually like to know in advance how long they

need to stay. Try to stick to the times you publicize.

Typically, a time range from 7 p.m. to 9:30 p.m. or 7:30 p.m. to 10:00 p.m. works best. Be sure, however, to consider any special patterns and needs in your area. For instance, in some areas, a weekend program or an afternoon program might be more effective than an evening program.

A checklist to help you keep track of all these planning items can be found at the end of this publication. You can photocopy it and use a copy for planning each of your events.

Selecting a presenter

Now that you've decided on the basic logistics, it's time to select a presenter for your program.

You can be the presenter! The enclosed slides and script, together with other materials, will give you the resources you need to conduct a presentation on financial aid for your students.

If you want the presenter to be someone other than yourself, brainstorm about possible speakers who have the knowledge and experience to present financial aid information accurately. Look for good public speakers who can hold an audience's attention – possibly for more than two hours.

You might consider asking a financial aid administrator from a postsecondary institution near the facility where you'll be having the program.

As an alternative approach, you could have two or more speakers take a team-teaching approach or use a panel approach. This can provide some variety in financial aid experience. Be careful, however, not to have so many speakers that all the necessary information can't be covered in the time allotted. If you have two or more speakers, make sure they coordinate their presentations to avoid duplicating topics.

Ask the prospective presenter(s) to give you a copy of his/her presentation before making the final selection of presenters. You will need to determine whether the materials to be presented are appropriate for your anticipated audience.

You might also consider inviting numerous postsecondary institutions to set up booths for students and their parents to visit before and after the formal presentation of financial aid information. Some schools will send admissions counselors, student advisors and financial aid personnel representing the school. The admissions counselors sometimes admit the student on the spot; the student advisors will then assist the student with class schedules. The financial aid personnel may enter the student's FAFSA information into the Department's EDExpress software, determine the student's unofficial EFC (Expected Family Contribution) and award the student aid on the spot. The school must use a disclaimer to let the student and his/her parents know that the award is not "official" until the student's EFC is returned from the Department's Central Processing System. Not all institutions use this process but for the institutions that do, this process gives the student and his/her parents a better perspective on the types of aid and amounts of aid the student will receive if the student decides to attend that particular institution.

Ordering Publications/Handouts

You will want to have information for your students and parents to take home and read later. The Department of Education is a good source for free information. You may want to order some or all of the *free* publications listed below. All of these publications may be obtained by calling our distribution center at 1-800-394-7084.

FAFSA – *Free Application for Federal Student Aid* (paper version). *Note that FAFSAs are distributed to high schools each fall, usually between late October and mid-November. All high schools automatically receive the same quantities they received the previous year. If you wish to increase or decrease your FAFSA order from the amount you received last year, you may call 1-800-394-7084 or use our web site at http://www.edpubs.org/ml*

FAFSA on the Web – a brochure with information about completing the online version of the FAFSA.

Funding Your Education – an introductory publication that gives an overview of the Department's federal student aid programs and how to apply for aid. *Note that the updated version of Funding Your Education is distributed to high schools in the fall, usually between late October and mid-November. All high schools automatically receive the same quantities they received the previous year. If you wish to increase or decrease your order from the amount you received last year, you may call 1-800-394-7084 or use our web site at http://www.edpubs.org/ml*

The Student Guide – the student's most comprehensive resource on financial aid from the U.S. Department of Education. Grants, loans, and work-study are the three major forms of student financial aid available through the Department's federal student aid programs. Updated each award year, ***The Student Guide*** tells you about the programs and how to apply for them. *Note that the updated Student Guide is distributed to high schools in the fall, usually between late October and mid-November. All high schools automatically receive the same quantities they received the previous year. If you wish to increase or decrease your Student Guide order from the amount you received last year, you may call 1-800-394-7084 or use our web site at http://www.edpubs.org/ml*

Looking for Student Aid – How do you find out about other sources of student aid? Afraid of scholarship search scams? You might read our brief guide *Looking for Student Aid*. You may also want to contact your state's higher education agency or your state's guaranty agency for information about additional aid.

Education: The KEY to the Future . . . – Which school is best for me? Where can I get money to pay for my education? This brochure (targeted to middle-school students) helps students answer these questions.

Announcement and notification

You can't publicize your financial aid awareness program too much! Get the word out as early as possible and in as many ways as possible.

Consider the following:

- advertisements and/or articles in local newspaper(s);

- flyers and/or posters in school;
- announcements on the school's public address system;
- advertisements and/or articles in the school newspaper;
- a notice in the parent/teacher/student association (PTSA) newsletter;
- a direct mailing to parents;
- announcements at PTSA meetings;
- flyers or posters within the community (for example, at grocery stores, libraries, gas stations, recreation centers, convenience stores, places of worship, and community centers);
- notices to social service agencies; **and**
- public service announcements on local TV and radio.

Think of other publicity sources that might work well in your area or school.

- For example, some schools send a copy of the FAFSA home with every senior. You might want to staple an announcement about the financial aid awareness program to the front of each FAFSA.

Every announcement should include at least:

- the key subject points that will be covered in the program, such as giving instructions on how to complete the FAFSA;
- the date and the "snow date";
- the location, including the address and room;
- the time and program length; **and**
- a telephone number to call for more information.

You might also include the presenter's name and affiliation, parking instructions, child-care information, and other important details.

Event Planning Checklist

The Event Planning Checklist on the following pages is designed to help you produce a useful financial aid awareness program. The checklist itemizes the considerations just described.

Feel free to use this checklist, adapt it, or create one of your own.

Remember, with good planning, your financial aid awareness program is sure to be a success.

Event Planning Checklist

Event Title		Date	
Time		Date Confirmed	Snow Date

Contact Name	Address	Telephone	Date Confirmed
Presenter 1			
Presenter 2			

FACILITY SELECTION	Facility 1	Facility 2	Facility 3	Facility Selected
Available for date desired? Snow date?				
Convenient location? (Public transportation?)				
Adequate parking? Fee?				
How many will room comfortably seat?				
Desk or table tops for audience?				
Lighting - Good? Adjustable?				
Accessible for persons with disabilities?				
Microphone needed? Available?				
Other AV needs available in site (Overhead projectors and screen? TV and VCR? Other?)				
Room temperature adjustable?				
Extra chairs available?				
Charge for room, facility, or equipment?				
Other considerations? (Bilingual materials? Child care?)				

DATE SELECTION	Facility 1	Facility 2	Facility 3	Facility Selected
Selected date(s)?				
Facility available?				
School in session?				
Holidays?				
Conflicting events?				
TIME SELECTION	Facility 1	Facility 2	Facility 3	Facility Selected
Selected time(s)?				
Facility available?				
Convenient for parents?				
LIST OF POTENTIAL PRESENTERS	Asked? Y or No	Accepted? Y or No	Confirmed in writing?	Other Notes
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				

PUBLICATIONS ORDERED	Yes	No	Quantity Ordered	Date Ordered
***FAFSA On The Web* brochure**				
Looking for Student Aid				
Education: The KEY to the future. . .				
Student Guide				
Funding Your Education				
FAFSA				

PUBLICITY	Yes	No	Notes
Ad in local newspaper(s)?			
Article in local newspaper(s)?			
Flyers/posters in school?			
Announcements on school's PA system?			
Article in school newspaper?			
Ad in school newspaper?			
Notice in parent newsletter?			
Direct mailer to parents?			
PTSA publicity?			
Flyers/posters in community?			
Notices to social services agencies?			
TV/radio ad (public service announcement)?			
Other			

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